IN THE UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF NORTH CAROLINA CHARLOTTE DIVISION

SUSAN ARENDS,)
Plaintiff,)) No. 3:10-cy-559
vs.)
GC SERVICES LIMITED PARTNERSHIP,)))) JURY DEMAND ENDORSED HEREON
Defendant.))

COMPLAINT

NOW COMES the Plaintiff, SUSAN ARENDS, by and through her attorney, M. LYNETTE HARTSELL, and for her Complaint against the Defendant, GC SERVICES LIMITED PARTNERSHIP, Plaintiff alleges and states as follows:

PRELIMINARY STATEMENT

1. This is an action for actual and statutory damages for violations of the Fair Debt Collection Practices Act (hereinafter the "FDCPA"), 15 U.S.C. § 1692, *et seq.*, and the North Carolina Prohibited Practices by Collection Agencies Engaged in the Collection of Debts from Consumers Statute, N.C. Gen. Stat. § 58-70-90, *et seq.*

JURISDICTION AND VENUE

2. Jurisdiction arises under the FDCPA, 15 U.S.C. § 1692, *et seq.* Venue lies properly in this district pursuant to 28 U.S.C. § 1391(b), as a substantial part of the events and omissions giving rise to the claim occurred within this District.

PARTIES

- 3. Plaintiff is an individual who was at all relevant times residing in Charlotte, North Carolina.
- 4. Plaintiff is a "consumer" as defined in 15 U.S.C. § 1692a(3) and N.C. Gen. Stat. § 58-70-90(2), as she is a natural person allegedly obligated to pay a debt.
- 5. At all relevant times, Defendant acted as a "debt collector" within the meaning of 15 U.S.C. § 1692a(6) and as a "collection agency" within the meaning of N.C. Gen. Stat. § 58-70-90(1), in that it held itself out to be a company collecting a consumer debt allegedly owed by Plaintiff.
- 6. On information and belief, Defendant is a limited partnership of the State of Delaware, which is licensed to do business in North Carolina and which has its principal place of business in Houston, Texas.

COUNT I

(Violation of the Fair Debt Collection Practices Act)

- 7. On or about June 9, 2010, a representative and/or employee of Defendant, who represented himself as Patrick Reel (hereinafter "Reel"), contacted Plaintiff's mother by telephone.
- 8. During this conversation, Reel disclosed to Plaintiff's mother his company's name, stated Plaintiff owed the aforementioned alleged debt, and further attempted to mislead Plaintiff's mother by stating that he was trying to reach Plaintiff regarding "back pay."
- Reel contacted Plaintiff's mother despite having contact information available at 9. which he could have tried to first reach the Plaintiff herself.

- 10. In its attempts to collect the aforementioned alleged debt, Defendant violated the FDCPA in one or more of the following ways:
 - Identifying the name of Defendant's company while communicating with a. a person other than Plaintiff without having been expressly requested to do so, in violation of 15 U.S.C. § 1692b(1);
 - b. Communicating with a person other than Plaintiff and stating to such person that Plaintiff owes an alleged debt, in violation of 15 U.S.C. § 1692b(2);
 - Communicating with someone other than Plaintiff in connection with the c. collection of the alleged debt without a proper purpose, in violation of 15 U.S.C. § 1692c(b);
 - Using a false, deceptive or misleading representation or means in d. connection with the collection of the alleged debt or to obtain information about Plaintiff, in violation of 15 U.S.C. § 1692e(10); and
 - By acting in an otherwise deceptive, unfair and unconscionable manner e. and failing to comply with the FDCPA.
- 11. As a result of Defendant's violations as aforesaid, Plaintiff has suffered and continues to suffer personal humiliation, embarrassment, mental anguish and emotional distress.

WHEREFORE, Plaintiff, SUSAN ARENDS, respectfully prays for a judgment against Defendant as follows:

- Statutory damages of \$1,000.00 for each violation of the FDCPA; a.
- All reasonable attorneys' fees, witness fees, court costs and other litigation b. costs incurred by Plaintiff; and

Any other relief deemed appropriate by this Honorable Court. c.

COUNT II

(Violation of the North Carolina Prohibited Practices by Collection Agencies Engaged in the Collection of Debts from Consumers Statute)

- 12. Plaintiff hereby adopts, re-alleges and incorporates by reference all allegations set forth above as though fully rewritten here.
- 13. In its attempts to collect the aforementioned alleged debt, Defendant violated the North Carolina Prohibited Practices by Collection Agencies Engaged in the Collection of Debts from Consumers Statute in one or more of the following ways:
 - Communicating with a person other than Plaintiff and stating to such a. person that Plaintiff owes an alleged debt, in violation of N.C. Gen. Stat. § 58-70-105(1); and
 - By acting in an otherwise deceptive, unfair and unconscionable manner b. and failing to comply with North Carolina law.
- 14. As a result of Defendant's violations as aforesaid, Plaintiff has suffered and continues to suffer personal humiliation, embarrassment, mental anguish and emotional distress.

WHEREFORE, Plaintiff, SUSAN ARENDS, respectfully prays for a judgment against Defendant as follows:

- a. Statutory damages of \$4,000.00 for each violation of the North Carolina Prohibited Practices by Collection Agencies Engaged in the Collection of Debts from Consumers Statute:
- b. All reasonable attorneys' fees, witness fees, court costs and other litigation costs incurred by Plaintiff; and

Any other relief deemed appropriate by this Honorable Court. c.

JURY DEMAND

Pursuant to Civil Rule 38, Plaintiff hereby demands a trial by jury on all issues in this action, except for any issues relating to the amount of attorneys' fees and litigation costs to be awarded should Plaintiff prevail on any of her claims in this action.

Respectfully Submitted,

/s/ M. Lynette Hartsell M. Lynette Hartsell (9845) Attorney for Plaintiff 1010 Lakeview Drive Cedar Grove, NC 27231 (888) 493-0770, ext. 305 (866) 551-7791 fax Lynette@LuxenburgLevin.com